

UNITED STATES BANKRUPTCY COURT

Northern District of California

In re Joseph Scott Salvotti and Stefanie Ann
Salvotti

Case No. 14-43979

Chapter 13

Notice of Mortgage Payment Change

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to § 1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of Creditor: EverBank

Court claim no. (if known): N/A

Last four digits of any number
you use to identify the debtor's
account: XXXXXX6796

Date of payment change:
Must be at least 21 days after date of 01/01/2015
this notice

Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

No

Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$617.89

New escrow payment: \$585.06

Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

No

Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate: %

New interest rate: %

Current principal and interest payment \$

New principal and interest payment \$

Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?

No

Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement (*Court approval may be required before the payment change can take effect.*)

Reason for change: _____

Current mortgage payment \$ _____

New mortgage payment \$ _____

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box.

- I am the creditor. I am the creditor's authorized agent.
(Attach copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Katelyn R. Knapp

Signature

Date 11/06/2014

Print: Katelyn R. Knapp
First Name Middle Name Last Name
Title Authorized Filing Agent for Filer

Company EverBank

Address 301 West Bay Street
Number Street

Jacksonville FL 32202
City State Zip

Contact phone Email

PROOF OF SERVICE

I hereby certify that on November 6, 2014, I have served a copy of the foregoing Notice and all attachments to the following by first class mail or electronically via the Court's ECF system:

DEBTOR(S)

Joseph Scott Salvotti
5212 Steven S. Stroud Drive
Antioch, CA 94531

Stefanie Ann Salvotti
5212 Steven S. Stroud Drive
Antioch, CA 94531

DEBTOR'S ATTORNEY

Patrick L. Forte
1 Kaiser Plaza #480
Oakland, CA 94612

CHAPTER 13 TRUSTEE

Martha G. Bronitsky
P.O. Box 9077
Pleasanton, CA 94566

Date: November 6, 2014

/s/ Katherine Lubinski

Katherine Lubinski, Assistant Paralegal
MALCOLM ♦ CISNEROS, A Law Corporation
2112 Business Center Drive, 2nd Floor
Irvine, CA 92612
(949) 252-9400
(949) 252-1032 (FAX)
KLubinski@mclaw.org>



October 23, 2014

PATRICK FORTE
1 KAISER PLAZA
SUITE 480
OAKLAND, CA 94612 3610

RE: Property Address: 5212 Steven S Stroud
Antioch CA 94531
BK Case No.: 14-43979
Everhome Mortgage Loan Number:

Dear Sir or Madam:

This letter is to inform you that an escrow analysis was completed on the above referenced account.

The escrow analysis is necessary to ensure the ongoing post-petition payments include the current escrow amounts. A copy of the escrow analysis is enclosed for your information. Please update your records to reflect the new payment amount and effective date according to the escrow analysis.

This information was also provided to the Debtor and the Bankruptcy Trustee under a separate cover.

If you have any questions, please contact our Customer Service Department at 800.669.9721.

Regards,

Everhome Mortgage
Bankruptcy Department

This notice is NOT a solicitation for payment or an attempt to collect a debt. This letter is provided for informational purposes only.

Page 1 of 2
BK022



Everhome Mortgage is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose.

Notice to Any Recipient Who Has (a) Filed for Bankruptcy or (b) Received a Discharge in Bankruptcy:

In the event you are subject to an Automatic Stay issued by a United States Bankruptcy Court, this communication is not intended to collect, assess, or recover a debt. In the event the referenced debt has been discharged in bankruptcy, this communication is not intended to collect, recover, or offset any such debt as your personal liability.

Page 2 of 2
BK022

301 W. Bay Street, Jacksonville, FL 32202

TIA01 372

10/23/14

J SCOTT SALVOTTI
5112 STEVEN S STRoud DR
ANTIOCH CA 94531

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT

ACCOUNT HISTORY

THIS IS A STATEMENT OF ACTUAL ACTIVITY IN YOUR ESCROW ACCOUNT FROM
11/01/14 THROUGH 12/31/14. PAYMENT FOR THE PAST YEAR WAS
YOUR MONTHLY MORTGAGE PAYMENT FOR THE PRINCIPAL AND INTEREST
1,584.17 WAS FOR PRINCIPAL AND INTEREST
2,199.06 OF WHICH
1,584.17 WAS FOR PRINCIPAL AND INTEREST
AND
617.89 WENT INTO YOUR ESCROW ACCOUNT.

ACTUAL PROJ DESCROW MO DEPOSIT	ACTUAL PROJ ESCRON DEPOST	ACTUAL PROJ ESCRON PAYMENTS	DESCRIPTION	PAYMENTS	BALANCE	BALANCE
			STARTING BALANCE			
			NOV 187.28	617.89 *Y	2712.15	5185.46
			DEC 187.28	617.89 *Y	1623.00	3100.99
JAN 587.28			PROP INS		1537.93	1774.51
FEB 587.28					2124.87	1392.40
MAR 587.28					2712.15	3229.43
APR 587.28					1774.56	1761.84
MAY 587.28					2319.12	
JUN 587.28					2956.40	
JUL 587.28					3523.68	
AUG 587.28					4110.96	
SEP 587.28					4698.24	
OCT 587.28					5205.52	
			2712.15 COMBINED TAX	*		

LAST YEAR, WE ANTICIPATED THAT PAYMENTS FROM YOUR ACCOUNT WOULD BE MADE DURING THIS PERIOD EQUALING 7,017.30. UNDER FEDERAL LAW, YOUR LOWEST MONTHLY BALANCE SHOULD NOT HAVE EXCEEDED 1,174.56 (NO MORE THAN TWICE LAST YEAR'S PROJECTED MONTHLY ESCROW PAYMENT). UNLESS YOUR MORTGAGE CONTRACT OR STATE LAW SPECIFIES A LOWER AMOUNT, UNDER YOUR MORTGAGE CONTRACT AND STATE LAW, YOUR LOWEST MONTHLY BALANCE SHOULD NOT HAVE EXCEEDED 1,174.56.

AN ASTERISK (*) INDICATES A DIFFERENCE FROM A PREVIOUS ESTIMATE EITHER IN THE DATE OR THE AMOUNT. IF YOU WANT A FURTHER EXPLANATION, PLEASE CALL OUR TOLL-FREE NUMBER.

ACCOUNT PROJECTION	TAXES	HAZARD INS
	5,424.30	1,682.00

ANNUAL DISBURSEMENTS :	7,106.30
PAYMENTS TO:	592.20 ESCROW PAYMENT
NO. PAYMENTS FROM:	CURRENT BAL PROJECTION
BALANCE AS OF 12/31/14.....	1,392.40 2,119.95
JAN 592.20	1,984.60 2,712.15
FEB 592.20	2,576.80 3,304.15
MAR 592.20	456.85 1,844.40
APR 592.20	1,041.05 1,775.60
MAY 592.20	1,641.25 2,368.80
JUN 592.20	2,233.45 2,961.00
JUL 592.20	2,825.65 3,553.20
AUG 592.20	3,417.85 4,145.40
SEP 592.20	4,010.05 4,737.60
OCT 592.20	4,602.25 5,329.80
NOV 592.20	5,192.50 5,920.85
DEC 592.20	1,682.00 PROP INST 1,392.50

THE EXPECTED AMOUNT IN YOUR ESCROW ACCOUNT IS 1,392.40. YOUR STARTING BALANCE ACCORDING TO THIS ANALYSIS SHOULD BE 2,119.95.

THIS MEANS YOU HAVE A SURPLUS OF 7.14. * THIS SURPLUS MUST BE RETURNED TO YOU UNLESS IT IS LESS THAN \$50 IN WHICH CASE WE HAVE THE ADDITIONAL OPTION OF KEEPING IT AND LOWERING YOUR PAYMENTS ACCORDINGLY.

WE ARE KEEPING THE SURPLUS AND LOWERING YOUR PAYMENTS.

* THIS AMOUNT HAS BEEN ADJUSTED FOR THE BANKRUPTCY PROOF OF CLAIM
YOUR FIRST MONTHLY MORTGAGE PAYMENT FOR THE COMING YEAR WILL BE
2,166.23 OF WHICH 1,581.17 WILL BE FOR PRINCIPAL AND
INTEREST AND 592.20 WILL GO INTO YOUR ESCROW ACCOUNT.

THE TERMS OF YOUR LOAN MAY RESULT IN CHANGES TO THE MONTHLY PRINCIPAL
AND INTEREST PAYMENTS DURING THE YEAR.

NEW PAYMENT INFORMATION
PRINCIPAL AND INTEREST
ESCROW PAYMENT
OVER/SHORT SPREAD

1,581.17

592.20

7.14

NEW PAYMENT EFFECTIVE 01/01/15

2,166.23

KEEP THIS STATEMENT FOR COMPARISON WITH THE ACTUAL ACTIVITY IN YOUR
ACCOUNT AT THE END OF THE NEXT ESCROW ACCOUNTING COMPUTATION YEAR.